

<i>SERFF Tracking Number:</i>	<i>AEGE-125817664</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40347</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Adv SE 2001 CSO</i>		
<i>Project Name/Number:</i>	<i>Adv SE 2001 CSO/EM HNW1 TL403</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Adv SE 2001 CSO

SERFF Tr Num: AEGE-125817664 State: ArkansasLH

TOI: L06I Individual Life - Variable

SERFF Status: Closed

State Tr Num: 40347

Sub-TOI: L06I.002 Single Life - Flexible Premium

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Dawn Radack

Disposition Date: 10/01/2008

Date Submitted: 09/23/2008

Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: Adv SE 2001 CSO

Status of Filing in Domicile: Authorized

Project Number: EM HNW1 TL403

Date Approved in Domicile: 09/23/2008

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/01/2008

State Status Changed: 10/01/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The proposed revisions and supporting actuarial materials for the 2001 CSO table requirements are attached. Policy EM HNW1 TL403 is a variable adjustable life policy, approved by your department on 1/20/2004. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

The following form revisions are submitted for your review and approval:

- 1) The Limitation Percentages on Page 8 have been changed to the 2001 CSO mortality table.
- 2) References to the 1980 CSO mortality table on Page 20 have been replaced with references to the 2001 CSO

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mortality table.

3) The Guaranteed Cost of Insurance Rates on Page 21 have been changed to use the 2001 CSO mortality table.

There are no other changes to the policy form. The proposed revisions will be effective January 1st, 2009, for policies issued on or after such date.

Company and Contact

Filing Contact Information

Dawn Radack, Forms Filing Manager
 4333 Edgewood Rd. NE
 Cedar Rapids, IA 52499

dradack@Aegonusa.com
 (319) 355-4266 [Phone]
 (319) 355-6292[FAX]

Filing Company Information

Transamerica Life Insurance Company
 4333 Edgewood Rd. NE
 Cedar Rapids, IA 52499
 (319) 369-2419 ext. [Phone]

CoCode: 86231
 Group Code: 468
 Group Name:
 FEIN Number: 39-0989781

State of Domicile: Iowa
 Company Type: Life
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 form was modified.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	09/23/2008	22660744

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/01/2008	10/01/2008

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Disposition

Disposition Date: 10/01/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AEGE-125817664</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Variable Adjustable Life Insurance Policy		Yes

SERFF Tracking Number:	AEGE-125817664	State:	Arkansas
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Form Schedule

Lead Form Number: EM HNW1 TL403

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	EM HNW1 TL403	Policy/Cont Variable Adjustable ract/Fratern Life Insurance Policy al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	CSO page chgs AdvSE.pdf

If you chose CASH VALUE ACCUMULATION, your limitation percentages are as follows:

<u>Insured's Age on Policy Anniversary</u>	<u>Limitation Percentage</u>		<u>Insured's Age on Policy Anniversary</u>	<u>Limitation Percentage</u>	
	Male	Female		Male	Female
0	1554	1844	50	282	317
1	1509	1786	51	273	307
2	1461	1726	52	264	297
3	1411	1666	53	256	288
4	1361	1607	54	248	279
5	1312	1549	55	241	270
6	1264	1494	56	233	262
7	1219	1440	57	227	255
8	1175	1388	58	220	247
9	1132	1338	59	214	240
10	1091	1290	60	208	234
11	1052	1244	61	202	227
12	1014	1199	62	196	221
13	978	1157	63	191	215
14	944	1116	64	186	209
15	911	1076	65	182	203
16	881	1039	66	177	198
17	852	1002	67	173	193
18	825	967	68	169	188
19	798	934	69	165	183
20	773	901	70	161	179
21	748	870	71	157	174
22	724	839	72	154	170
23	701	810	73	150	166
24	678	782	74	147	162
25	656	754	75	144	158
26	634	728	76	141	155
27	613	702	77	138	151
28	593	678	78	136	148
29	574	654	79	133	145
30	555	631	80	131	142
31	536	609	81	129	139
32	518	588	82	127	137
33	500	568	83	125	134
34	483	548	84	123	132
35	467	529	85	122	130
36	451	511	86	120	128
37	436	493	87	119	126
38	421	476	88	117	124
39	406	460	89	116	122
40	393	444	90	115	120
41	379	429	91	114	119
42	367	415	92	113	117
43	355	401	93	112	115
44	343	387	94	111	113
45	332	374	95	110	112
46	321	362	96	109	110
47	311	350	97	107	108
48	301	338	98	105	106
49	291	327	99	102	102
			100+	101	101

The tax code specifies that, once made, the election may not be changed.

SECTION NINE - GENERAL PROVISIONS (Continued)

9.9 Assignment of the Policy

While the Insured is living, you may assign this policy, or any interest in it, only if we agree. If you do this, your interest, and anyone else's is subject to that of the assignee. As owner, you still have the rights of ownership that have not been assigned. An assignee may not change the owner or the Beneficiary, and may not elect or change an optional method of payment. Any amount payable to the assignee will be paid in one sum.

We must have a copy of any assignment. We will not be responsible for the validity of any assignment. Any assignment will be subject to any payment we make or other action we take before we record the assignment.

9.10 Payments Made Under This Policy

Except as stated in the assignment provision, payments we make under this policy are, to the extent the law permits, exempt from the claims, attachments, or levies of any creditors.

9.11 Payments for This Policy

Any payment made to us by check or money order must be payable to the Company. Upon request, we will provide a countersigned receipt, signed by our President or Secretary for any payment paid to us.

9.12 Dividends

This is a non-participating policy, on which no dividends are payable.

9.13 Status of Your Policy

Each Policy Year after the first, while this policy is in force and the Insured is living, we will send a written report to you within 30 days after the Policy Anniversary. It will show as of that anniversary, the Cash Value and the amount of unpaid Loan. This report will also give you any other facts required by state law or regulation. A new projection is also available on an annual basis. Additional projections are available but may incur a fee, not to exceed \$25.00.

9.14 Basis Used for Computation of Policy Values

All Cash Values and maximum cost of insurance rates referred to in this policy are based on the 2001 CSO Male or Female Aggregate Tables of Mortality if the Insured is in a standard class of risk. Separate scales of maximum cost of insurance rates apply to other risk classes. Semi-continuous functions are used with 2% interest. We have filed a statement with the insurance official in the state or district in which this policy is delivered. It describes in detail how we compute policy benefits and Cash Values.

9.15 Policy Changes

We reserve the right to modify this policy to comply with applicable federal and state laws and to the extent we deem necessary so that the policy continues to qualify as a life insurance policy under federal tax laws.

9.16 Maximum Net Amount at Risk

The Maximum Net Amount at Risk is shown on the Policy Specifications page. If the Policy's Net Amount at Risk (which is the difference between the Life Insurance Benefit and the Cash Value) exceeds this maximum, We reserve the right to reduce the Life Insurance Benefit or to make any appropriate withdrawal of cash values or return of premiums in order to reduce the Net Amount at Risk to the Maximum Net Amount at Risk.

9.17 Policy Exchange

Within 24 months of the issue date of this policy, you may exchange it for a new policy on the life of the Insured without evidence of insurability. In order to exchange this policy, we will require:

- (a) that this policy be in effect on the date of the exchange;
- (b) repayment of any unpaid loan;
- (c) an adjustment, if any, for premiums and cash values of this and the new policy.

The date of exchange will be the later of (1) the date you send this policy along with a signed written request for an exchange; or (2) the date we receive at our Administrative Office, or at any other location that we indicate to you in writing, the necessary payment for the exchange.

The date of the exchanged policy will be the same as the date of the original policy. The benefits of the new policy will not reflect the investment experience of the Separate Account. The new policy will be on a permanent plan of life insurance that we would be offering for this purpose on the date of issue of this policy. The new policy will have a face amount equal to the initial face amount of this policy. It will be based on the same issue age, sex and class of risk as this policy. All riders attached to this policy will end on the date of exchange, unless we agree otherwise.

GUARANTEED MONTHLY COST OF INSURANCE RATES

When insurance is sold on a substandard basis, the Guaranteed Cost of Insurance Rates shown below are increased 25% for each additional rating class above standard.

ATTAINED AGE	MALE	FEMALE	ATTAINED AGE	MALE	FEMALE
0	\$0.06000	\$0.03500	50	\$0.32583	\$0.27000
1	0.03833	0.02583	51	0.35500	0.30000
2	0.02750	0.01916	52	0.39166	0.33250
3	0.02000	0.01666	53	0.43416	0.36750
4	0.01750	0.01583	54	0.48583	0.40500
5	0.01750	0.01500	55	0.54333	0.44666
6	0.01833	0.01583	56	0.60500	0.49250
7	0.01833	0.01750	57	0.66250	0.54083
8	0.01833	0.01750	58	0.71916	0.59083
9	0.01916	0.01750	59	0.78500	0.64166
10	0.02000	0.01833	60	0.86666	0.69500
11	0.02333	0.02083	61	0.96583	0.75250
12	0.02833	0.02250	62	1.08166	0.81333
13	0.03333	0.02583	63	1.20583	0.87916
14	0.04333	0.02833	64	1.33666	0.95000
15	0.05500	0.03000	65	1.47083	1.02750
16	0.06500	0.03250	66	1.60583	1.11250
17	0.07416	0.03416	67	1.74666	1.20666
18	0.07916	0.03666	68	1.89500	1.30916
19	0.08166	0.03833	69	2.05750	1.42333
20	0.08333	0.03916	70	2.24500	1.55250
21	0.08416	0.04083	71	2.47583	1.69833
22	0.08500	0.04166	72	2.74500	1.85750
23	0.08666	0.04250	73	3.02666	2.03250
24	0.08833	0.04416	74	3.33000	2.22333
25	0.09083	0.04583	75	3.66250	2.43333
26	0.09500	0.04833	76	4.03666	2.66250
27	0.09750	0.05083	77	4.47250	2.91416
28	0.09666	0.05333	78	4.97666	3.19000
29	0.09583	0.05583	79	5.54000	3.49333
30	0.09500	0.05833	80	6.16833	3.86916
31	0.09416	0.06250	81	6.85000	4.33000
32	0.09500	0.06583	82	7.56833	4.81666
33	0.09666	0.07083	83	8.35166	5.32833
34	0.09916	0.07666	84	9.22416	5.89500
35	0.10333	0.08333	85	10.19666	6.46583
36	0.10916	0.08916	86	11.26416	7.14000
37	0.11583	0.09500	87	12.41583	7.97416
38	0.12416	0.10000	88	13.63833	8.85416
39	0.13250	0.10500	89	14.91916	9.72333
40	0.14333	0.11166	90	16.19000	10.35166
41	0.15583	0.11916	91	17.43916	10.96083
42	0.17083	0.12750	92	18.74500	11.97666
43	0.18916	0.13750	93	20.12166	13.35083
44	0.21000	0.14916	94	21.57166	15.07500
45	0.23083	0.16333	95	23.01000	16.95666
46	0.25250	0.18000	96	24.41250	18.80750
47	0.27083	0.19833	97	25.90500	20.00583
48	0.28500	0.22000	98	27.49583	20.64916
49	0.30333	0.24416	99	29.19333	21.99833
			100+	0.00000	0.00000

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

09/15/2008

Comments:

Certification is attached.

Attachment:

Certification.pdf

TRANSAMERICA LIFE INSURANCE COMPANY

**Home Office
4333 Edgewood Road N.E.
Cedar Rapids, Iowa 52499**

STATE OF ARKANSAS

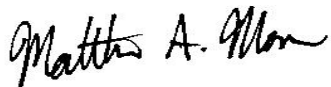
RE: EM HNW1 TL403

I hereby certify that the accompanying life product is in compliance with Rule and Regulation 19, Rule and Regulation 49 and with Arkansas Code Ann. 23-79-138.

Hereby certified on this day of 9/15/2008.

TRANSAMERICA LIFE INSURANCE COMPANY

By:

A handwritten signature in black ink that reads "Matthew A. Monson". The signature is written in a cursive, flowing style.

Matthew A. Monson, Vice President